

METHOD AND SYSTEM FOR DISTRIBUTED CHECK PROCESSING AT A PLURALITY  
OF SITES

ABSTRACT

5           According to one embodiment, the present invention relates to a method and a system for distributed check processing at a plurality of sites. A computer implemented method for check processing comprises the steps of receiving a mail item comprising a payment product at a mail facility; identifying a routing code associated with the mail item; routing the mail item to a payment processing system, based on the routing code; at the payment processing system,  
10   extracting the payment product from the mail item; electronically transmitting payment data associated with the payment product to an intended recipient for processing; and destroying the payment product at the payment processing system wherein the payment processing system and the mail facility are local.